

**Supplement to Solicitor Instructions\* (the “Instructions”)**

**Additional Instructions for Electronic Registration**

The following *additional* instructions apply if the mortgage is to be registered electronically. Except as altered in this Supplement, the Instructions shall continue to apply.

**Completion and Signing of Mortgage Documentation**

1. Complete the fields of the electronic charge to reflect the provisions of the Instructions. Where reference is made in the Instructions to inserting information into a Form 2 mortgage form box, insert such information into the equivalent field of the electronic charge if an equivalent field is available (e.g., the number for the standard charge terms inserted in Box (8) should be inserted in the “Standard Charge Term” field of the electronic charge). If applicable, the language usually included in Box (10) should be inserted as a separate clause under the Additional Provisions field that appears as a schedule to the charge. If this language refers to a Form 2 mortgage form box, please change the reference to the equivalent field of the electronic charge if an equivalent field is available.
2. If the Instructions provide for the attachment of any schedules to the charge, complete the electronic version of the schedule and import it into the Additional Provisions field that appears as a schedule to the charge. The electronic versions of our schedules are available for downloading at the Teraview site: <http://www.teraview.ca/> under the Bank of Montreal icon in the financial institution document section of the site. The document names of the electronic versions of our Schedules which may be referred to in the Instructions are as follows:

<b>Title of Schedule</b>	<b>Electronic Document Name</b>
Schedule to Charge/Mortgage of Land Collateral Mortgage from Guarantor Land Registration Reform Act, 1984 For Use With Standard Terms No. 882 (LF334)	CGFEB00.TXT
Schedule to Collateral Charge to Secure Line of Credit	CPJUN06.DOC
Schedule to Charge / Mortgage of Land Conventional Commercial Loan Land Registration Reform Act, 1984 For Use with Standard Charge Terms No. 8642 (LF333)	CCFEB00.TXT
Schedule to Charge / Mortgage of Land Personal Loan Plan / Commercial Loan Plan Collateral Charge Condominium Unit Land Registration Reform Act, 1984 For Use With Standard Charge Terms No. 882 (LF335)	CONFEB00.TXT
Schedule to Charge / Mortgage of Land Farm Lands Land Registration Reform Act, 1984 For Use with Ontario Standard Charge Terms No. 8642 (LF332)	FMFFEB00.TXT
Farm, Convertible Variable Rate Mortgage Schedule to Charge	FMVFEB00.TXT
Schedule to Charge Land Registration Reform Act, 1984 Guarantee	GTEFEB00.TXT

(LF314)	
Schedule to Charge/Mortgage of Land Leasehold Lands – Residential and Commercial Land Registration Reform Act, 1984 For Use With Standard Charge Terms No. 8616, 8642 and 882 (LF336)	LHFEB00.TXT
Schedule to Charge/Mortgage of Land Land Registration Reform Act, 1984 For Use With Standard Charge Terms No. 882 (LF337B)	882FEB00.TXT

3. If the mortgagor is a corporation, the statement “I, name, have the authority to bind the corporation” must be included in the charge. Please ensure the corporation provides a duly executed enabling resolution under seal or, if there is no corporate seal, such resolution is accompanied by the certificate enclosed with the Instructions.
4. As the Statute of Frauds Act has yet to be amended to address guarantees that form part of an electronic registration, the need for an original signature for guarantors is still required where the guarantee forms part of the charge. Accordingly, if a guarantee forms part of the charge, prior to registration please prepare a complete copy of the charge (i.e., a printout of the charge and all Additional Provisions that appear as a schedule to the charge along with a copy of the Standard Charge Terms) and have each guarantor sign and date the front of the charge beside the guarantor’s name in the “Guarantor” field under the “Provisions” section of the charge.
5. Ensure the Acknowledgement and Direction for the charge produced by the electronic registration system (with any Additional Provisions to the charge attached thereto) and, if applicable, the disclosure statement are signed by all appropriate parties, including, if applicable, each guarantor and the mortgagor’s spouse.

**Deliveries to Mortgagors and Guarantors**

1. Deliver to the mortgagors and each guarantor, if applicable, copies of the:
  - (a) Standard Charge Terms;
  - (b) Acknowledgement and Direction (with any Additional Provisions to the charge attached thereto); and
  - (c) If applicable, statement of disclosure.

**Deliveries to the Bank**

1. Instead of delivering to the Bank a duplicate registered copy of the mortgage, please deliver the following:
  - (a) Signed Acknowledgement and Direction (with any Additional Provisions to the charge attached thereto);
  - (b) If applicable, a printout of the completed electronic charge prior to registration signed by the guarantors as described above; and
  - (c) A printout of the electronic charge once registered (with any Additional Provisions to the charge attached thereto).
2. With respect to your solicitor’s report, please include the electronic registration Property Identification Number (PIN) for the property along with the instrument number of the charge as part of your mortgage registration details.

\* “Instructions” means the package of solicitor instructions provided by the Bank, whether in the form of a letter, memorandum, a Mortgage Commitment, a Letter of Commitment or any other form or combination of forms.